NOTICE

"The escrow changes set forth in the attached Escrow Analysis are for post-petition escrow costs only. All pre-petition escrow shortages are to be recovered through the Proof of Claim filed by MIDFIRST BANK ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST in this case."

REPRESENTATION OF PRINTED DOCUMENT



Midland Mortgage Co. P.O. Box 26648 Oklahoma City, OK 73126-0648

ANNUAL ESCROW **ACCOUNT STATEMENT**

LOAN NUMBER:

PROPERTY ADDRESS: 1102 LISA LN

BURKBURNETT TX 76354-3217

46030-0000187-001-000-000-000-000

DEAN STEPHEN HANSEN WANDA F HANSEN 1102 LISA LN **BURKBURNETT TX 76354-3217** Next Escrow Cycle: Mar 2011 - Feb 2012 Date Escrow Account Reviewed: 12/06/2010 Insurance Service Center 8am to 5pm Mon through Fri (Central) 1-868-439-2712 www.updatemyinsurance.com

Customer Service Center 8am to 5pm Mon through Fri (Central) 1-800-654-4568

www.MyMidiandMortgago.com

*** Your new payment coupons will be mailed separately within 7 days if you are a coupon customer. ***

Payment changes generally occurred to increases in taxos and/or insurance.

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"The new payment emorph sylicar at an increase in the new payment emorph sylicar at an increase in the new payment emorph sylicar at an increase in the new payment emorph sylicar at an increase in the new payment is deposited into an escrew account to pay your property taxes and insurance premiums. Below, you can see how your new secrow payment was calculated. The following charfs project the emounts you will depose it into your escrew account and emounts we expect to pay for your insurance and tax bits during the next 12 month escrow cycle. Part A breaks down your new bits end your new payments. Part B Isla the escrow transactions we entitled adjustment to your monthly payment. Part B (Page 2) shows the escrow transactions for the last escrow cycle.

| PART A - PAYMENT CALCULATIONS | | | PART B - ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE | | | | | | | |
|---|---|--|--|--|---|---|----------------------------|--|--|--|
| Anticipated Bill Escr | Month | (Pert A) Anticipated Deposit | Anticipated Payment | Description | , | Anticipated Balance | Required Balance | | | |
| HAZARD COUNTY TAX SCHOOL DISTRIC TOTAL BILLS New Excrew Deposit (Total bits divided by 12) OLD A Principal & interest Excrew Deposit Excrew Deposit Excrew Adjustment (Part C) | OLD 1,448.00 922.04 948.68 3,318.72 ND NEW PA OLD 312.11 276.56 0.00 | NEW 1,229.00 950.20 938.36 3,117.58 259.79 YMENTS NEW 312.11 259.79 9.00 | Mar-11 Apr-11 May-11 Jul-11 Avg-11 Sep-11 Oct-11 Nov-11 Dec-11 Dac-11 Jan-12 Feb-12 | 259,79 259,79 259,79 259,79 259,79 259,79 259,79 259,79 259,79 259,79 259,79 259,79 | .00 .00 .00 .00 .00 .00 .00 .00 .950.20 .938.38 .00 | COUNTY TAX SCHOOL DISTR | | 486.56 726.35 986.14 1,245.93 1,505.72 1,765.51 2,025.30 2,285.09 2,644.88 2,604.67 2,114.26 1,176.88 1,435.67 466.46 A | 259.89 519.68 719.47 7,039.26 1,299.05 1,558.84 1,818.63 2,078.42 2,338.21 2,598.00 1,907.59 969.21 1,229.00 259.79 R | |
| Subtotal Findpal, Interest and Escrow TOTAL PAYMENT | 588,67 | 571.90 571.90 | TOTAL *Required Your escr | 3,117.48 I balance include | -3,117.58 as the required es been set to \$259. | crow reserve amoun 79. The actual amou | t of \$259. Into billed | 79. | | |
| Old payment through at time of last analys shortage paid or account made after as changes to tay | is, does not in langes to your the last analys | clude any escrow Is (such | · | | | | | | | |
| NEW PAYMENT THROUGH 02-28-2012 = 571,90 NEW PAYMENT EFFECTIVE | | | PART C - CALCULATION OF ESCROW ADJUSTMENT SEE PART B ABOVE. Your anticipated escrow balance is greater than the required balance in the amount of \$206.67. This means there is a surplus of funds. | | | | | | | |
| MAF | CH 2011 | | | | Anticipated Baland Required Balance | | <u> </u> | 466.56 259,89 | | |
| | | | | Escrow Su Payment a | ırpluş djustment amount | 1 | | 206.67 0.00 | | |
| If the escrow surplus is less than \$50, the surplus has been used to reduce the monthly escrow paymen for the next twelve months. If your loan is not current, the escrow surplus has been retained, if your loan is current on the date of this recalculation and the escrow surplus is \$50 or more, the surplus is included on the check below. | | | | | | | | | d. If your loan is | |



If your loan payment status is not current, the escrow surplus has been retained and will not be released until your loan is current.

ANNUAL ESCROW ACCOUNT STATEMENT **ACCOUNT HISTORY** PAGE 2

LOAN NUMBER:

DATE REVIEWED: 12/06/2010

If your loanwas in default at the time Midland began servicing it, we are required to advise you that this communicationis from a debt collector, this is an attempt to collect a debt and any information obtained from you will be used for that purpose. If your loan has been discharged through benkruptcy or if you are currently in bankruptcy under the protection of an automatic stay, this is not an attempt to collect a debt but is for informational purposes only.

PART D - LAST ESCROW CYCLE ACTIVITY

The following chart Hemizes the escrow transactions for your account during the last escrow cycle. For the purpose of calculating your new payment amount, Midland assumes that all scheduled deposits and payments will occur through the effective date of your new payment, although the last few deposits may not have occurred yet.

| | | (3) Actual <u>Deposit</u> | (4) Anticipated Payment and Description | (5) Actual Payment and Description | | (6) Anticipated <u>Balance</u> | (7) Actual <u>Balance</u> | |
|--------|----------|---------------------------------|---|--|---|--------------------------------------|---------------------------------|--|
| | | | | Starting Bal. | | 2,489.04 | -398.35 | |
| Nov-10 | 276.56 | | 0.00 | -938,38 SCHOOL DIST | • | 2,765.60 | -1,336.73 | |
| Nov-10 | .00 | | 0.00 | 950.20 COUNTY TAX | | 2.765.60 | -2,286.93 A | |
| Dec-10 | 276.56 | ** | -922.04 COUNTY TAX | 0.00 | | 2,120,12 | -2,286,93 | |
| Dec-10 | .00 | ** | -948.68 SCHOOL DIST | 0.00 | ٠ | 1.171.44 | -2,286,93 | |
| Jan-11 | 276.56 | *1 | 0.00 | 0.00 | • | 1,448.00 | -2,286,93 | |
| Feb-11 | 276.58 | 24 | -1,448.00 HAZARD | 0.00 | ٠ | 276.56 T | -2,288.93 | |
| TOTAL | 3,318.72 | 0.00 | -3,318.72 | -1,888.58 | | | | |

Your required low balance for last year was \$276.66 (column 6). Your actual low balance was -\$2,286.93 (column 7).

To see where a difference occurred, compare the Anticipated Deposits to the Actual Deposits (column 2 and 3) and the Anticipated Payments to the Actual Payments (column 4 and 5).

Last Escrow Cycle Activity will only reflect deposit and payment activity that occurred while your loan was being serviced by Midland. This includes enticipated and actual information which may be reflected as zero.

www.MyMidlandMortgage.com

^{*} An asterisk indicates a difference in either the amount or date of the anticipated activity and the actual activity.

^{**} A double asterisk indicates actual deposit activity that has not occurred as of the date of this statement. The anticipated balance (column 6) includes the anticipated deposit(s) that have not yet occurred.